

1. LUIGI AND PAULA'S PROBLEM

Where is the man?

What is he doing?

How does he feel?

Who is coming towards the house?

How does she feel?



Read the story silently.
Underline words you don't understand. Your teacher will help you with new words.

Luigi is waiting for his wife Paula to come home. He is very angry. Paula went shopping again. She probably took the credit cards and charged some more things. He just got a bill for the things she charged last month. It was a large bill. He doesn't know if he can pay it.

Every month Luigi writes checks for the house payment, car payment, furniture payments and the payments on their three credit cards. He worries that there will not be enough money for all the bills, food, insurance and other expenses this month. They don't have that much money in their savings account. What will they do if he loses his job? How will he pay all the bills?

Luigi loves Paula. He wants her to have nice things, but he knows he can't pay for all the things she wants. Paula must stop charging things until the bills are paid off. Paula doesn't understand. She thinks that with these credit cards they can buy anything they want and then pay later. She thinks Luigi worries too much.

Luigi and Paula's Problem

1. What is Luigi doing? _____
2. Where is Paula? _____
3. How does Paula pay for the things she buys? _____
4. Why is Luigi angry? _____
5. What kind of payments do Luigi and Paula have every month? _____
6. How many credit cards do they have? _____
7. What is Luigi worried about? _____
8. How does Luigi feel about Paula? _____
9. What does Paula think she can do with credit cards? _____
10. What could happen if Luigi loses his job? _____

Discuss the questions with your teacher and classmates.

Talk about your personal experiences. Compare your country and the United States. What is the same? What is different?

1. Who does the shopping in your family? Where do you go shopping? What do you like to buy?
2. Do you use credit cards or do you pay cash for the things you buy? Have you bought anything on credit? What?
3. How do people in your country pay for the things they buy? Do they pay cash, write a check or use credit cards? What about in the United States?
4. Can you go shopping in your country if you don't have any money? Can you go shopping in the United States if you don't have any money? If yes, how?
5. Who can get a credit card? Is it easy or difficult to get a credit card?
6. If you have a credit card and you charge something this month, when do you have to pay for it? What happens if you only pay part of the bill?
7. Is it good to have a credit card sometimes? If so, when? Why?
8. How can using credit cards get people in trouble? What can happen?
9. What is a bad credit rating? Who gets a bad credit rating? Is a good credit rating important? Why?
10. Would you like to have a credit card? Do you want your wife, husband or children to have credit cards? Why? Why not?
11. Many people buy cars and furniture on credit. What happens if they can't make the payments?
12. What should you do if you lose a credit card?
13. Do you think it is better to pay cash for the things you buy or buy them on credit? Why?
14. Do you agree with Paula or Luigi in this story? Why?